

<b>Information to identify the case:</b>		
Debtor 1	<b>Frank Garcia Jr</b>	Social Security number or ITIN <b>xxx-xx-0117</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Kathy H Garcia</b>	Social Security number or ITIN <b>xxx-xx-5382</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13 4/12/20</b>
Case number:	<b>20-09194</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Frank Garcia Jr	Kathy H Garcia
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	226 Whitewood Dr. Streamwood, IL 60107	226 Whitewood Dr. Streamwood, IL 60107
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 4/14/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 7, 2020 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Location:</b> <b>Appear by Video Conference., For instructions,, visit:</b> <b><a href="http://www.tomvaughntrustee.com">www.tomvaughntrustee.com</a></b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 7/6/20</b>          <b>Filing deadline: 6/22/20</b>  <b>Filing deadline: 10/9/20</b>          <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>5/27/20 at 11:00 AM</b> , Location: <b>219 South Dearborn, Courtroom 682, Chicago, IL 60604</b>  <b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Frank Garcia, Jr  
 Kathy H Garcia  
 Debtors

Case No. 20-09194-JBS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 98

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db/jdb  
 28792570 +Frank Garcia, Jr, Kathy H Garcia, 226 Whitewood Dr., Streamwood, IL 60107-1850  
 28792557 +ARS, PO Box 630806, Cincinnati, OH 45263-0806  
 28792557 +Alcoa Billing Lender, 3429 Regal Dr, Alcoa, TN 37701-3265  
 28792558 +Alexian Bros Medical Group, PO Box 14000, Belfast, ME 04915-4033  
 28792560 +Alexian Brothers Behavioral Health, ATTN #17632E, PO Box 14000, Belfast, ME 04915-4033  
 28792561 +Alliance Laboratory Physicians, PO Box 5968, Carol Stream, IL 60197-5968  
 28792562 +Alliance Pathology Consultants, PO Box 5967, Carol Stream, IL 60197-5967  
 28792563 #+Alltran Financial, PO Box 610, Sauk Rapids, MN 56379-0610  
 28792565 +American Surgical Professionals, 7324 Southwest Pky, Ste 1550, Houston, TX 77074-2053  
 28792566 +Amita Health, Alexian Bros, PO Box 7752901, Chicago, IL 60677-0001  
 28792567 +Amita Healthcare, 22589 Network Place, Chicago, IL 60673-1225  
 28792568 +Amita St Alexius Medical, PO Box 775276, Chicago, IL 60677-5276  
 28792569 +Arlington Ridge Pathology, 520 E 22nd Street, Lombard, IL 60148-6110  
 28792571 +Asthma and Allergy Center, 303 E Army Trail Rd, Ste 403, Bloomingdale, IL 60108-2155  
 28792573 +BSI Financial Services, 314 S Franklilin St, 2nd Floor, PO Box 517, Titusville, PA 16354-0517  
 28792574 +BSI Financial Services, PO Box 679002, Dallas, TX 75267-9002  
 28792579 +Chuhak & Tecson, 30 S Wacker Dr Ste. 2600, Chicago, IL 60606-7512  
 28792580 +Codilis & Associates, PC, 15W030 N Frontage Road, Suite 100, Burr Ridge, IL 60527-6921  
 28792584 +Core Orthopedics, ATTN 14346E, PO Box 14000, Belfast, ME 04915-4033  
 28792587 +Dr. Frank C. Madda, MD, 1585 Barrington Rd Ste 601, Hoffman Estates, IL 60169-5020  
 28792588 +Eric Feldman & Assoc, 123 W Madison St, Ste 1704, Chicago, IL 60602-4503  
 28792592 +Gabriela Montes, MD, 2124 Ogden Ave Ste 101, Aurora, IL 60504-7542  
 28792594 +Grant & Weber Inc, 5586 S Fort Apache Rd, Ste 100, Las Vegas, NV 89148-7682  
 28792598 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001  
 28792599 +HSBC Bank, c/o PHH Mortgage Corp, One Mortgage Way, Mount Laurel, NJ 08054-4637  
 28792600 +HSBC Bank USA, c/o PHH Mortgage Corp, One Mortgage Way, Mount Laurel, NJ 08054-4637  
 28792606 +Illinois Tollway, Legal Department, PO BOX 5544, Chicago, IL 60680-5491  
 28792607 +Illinois Tollway 7/18, Legal Department, PO BOX 5544, Chicago, IL 60680-5491  
 28792611 +Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799  
 28792613 +Keynote Consulting, 220 W Campus Dr, Ste 102, Arlington Heights, IL 60004-1498  
 28792612 +Keynote Consulting, 220 West Campus Drive, Suite 102, Arlington Heights, IL 60004-1498  
 28792616 +Lakewood Building, 35 W Fullerton, Addison, IL 60101-3711  
 28792618 +Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326  
 28792622 +Matthew D Robinson, 28 N First St, Ste 108, Geneva, IL 60134-2393  
 28792627 +Midwest Emergency Assoc, PO Box 740023, Cincinnati, OH 45274-0023  
 28792628 +Miraed Revenue Group, Dept 77304, PO Box 77000, Detroit, MI 48277-2000  
 28792629 +Mr. Cooper, 8950 Cypress Water Blvd, Dallas, TX 75019-4620  
 28792630 +Myriad Genetic Laboratories, PO Box 581588, Salt Lake City, UT 84158  
 28792633 +Northwest Community Healthcare, 28079 Network Place, Chicago, IL 60673-1280  
 28792635 +Peters Lisa J MD, 1010 Lake St, Oak Park, IL 60301-1147  
 28792636 +Plains Comme, 2101 W 41st Street, Ste34, Sioux Falls, SD 57105-6195  
 28792637 +Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844  
 28792639 +Radiological Consultants of Woodsto, 9410 Compubill Drive, Orland Park, IL 60462-2627  
 28792640 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
 28792641 +Richard Grenvich, 33 S State St. Ste 992, Chicago, IL 60603-2803  
 28792644 +St Alexius Medical Center, 3040 W Salt Creek Lane, Arlington Heights, IL 60005-1069  
 28792645 +Sterling Jewelers dba Kay Jewelers, c/o Buckley King LPA, Cleveland, OH 44114  
 28792646 +Streamwood Green Phase II, c/o CARE Property Mgt Inc, 1985 E Devon Ave, Hanover Park, IL 60133-4303  
 28792647 +Suburban Ear Nose and Throat, 880 W Central Rd, Ste 7200, Arlington Heights, IL 60005-2382  
 28792648 +The Billing Center, Time Customer Service, 3000 University Center, Tampa, FL 33612-6400  
 28792649 +Verve, PO Box 31292, Tampa, FL 33631-3292  
 28792650 +Wayton M Reynolds, 240 E Lake St, Ste 208, Addison, IL 60101-2852  
 28792652 +WindowWorks Inc, 570 E North Frontage Rd, Bolingbrook, IL 60440-3061  
 28792653 +Your Dog, PO Box 8517, Big Sandy, TX 75755-8517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Apr 15 2020 03:34:27 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 tr +E-mail/Text: bncnotice@tomvaughntrustee.com Apr 15 2020 03:37:14 Tom Vaughn,  
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Apr 15 2020 03:36:08 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28792556 +EDI: AFNIRECOVERY.COM Apr 15 2020 07:08:00 Afni, 1310 Martin Luther King Dr,  
 Bloomington, IL 61701-1465  
 28792564 +EDI: GMACFS.COM Apr 15 2020 07:08:00 Ally Financial, Po Box 380901,  
 Bloomington, MN 55438-0901  
 28792572 +EDI: HFC.COM Apr 15 2020 07:08:00 Beneficial/HFC, Attn: Bankruptcy, Po Box 5263,  
 Carol Stream, IL 60197-5263  
 28792576 +EDI: BL-BECKET.COM Apr 15 2020 07:08:00 Capital One, c/o Becket and Lee LP, PO Box 3001,  
 Malvern, PA 19355-0701

District/off: 0752-1

User: ahamilton  
Form ID: 309I

Page 2 of 3  
Total Noticed: 98

Date Rcvd: Apr 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28792575 +EDI: CAPITALONE.COM Apr 15 2020 07:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
28792577 +EDI: CAPITALONE.COM Apr 15 2020 07:08:00 Capital One Bank, American Infosource LP,  
PO Box 71083, Charlotte, NC 28272-1083  
28792578 +E-mail/Text: contact@csicollects.com Apr 15 2020 03:37:45 Certified Services Inc,  
Po Box 177, Waukegan, IL 60079-0177  
28792581 +EDI: WFNNB.COM Apr 15 2020 07:08:00 Comenity Bank/Sizes, Po Box 182125,  
Columbus, OH 43218-2125  
28792582 +EDI: WFNNB.COM Apr 15 2020 07:08:00 Comenitycapital/mrsota, Po Box 182125,  
Columbus, OH 43218-2125  
28792583 +EDI: WFNNB.COM Apr 15 2020 07:08:00 Comenitycapital/smplyb, Po Box 182125,  
Columbus, OH 43218-2125  
28792585 +E-mail/PDF: creditonebknottifications@resurgent.com Apr 15 2020 03:29:21 Credit One Bank,  
Po Box 98873, Las Vegas, NV 89193-8873  
28792586 +E-mail/PDF: creditonebknottifications@resurgent.com Apr 15 2020 03:28:11 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
28792590 EDI: FORD.COM Apr 15 2020 07:08:00 Ford Credit, National Bankruptcy Service Center,  
Po Box 62180, Colorado Springs, CO 80962  
28792589 +EDI: BLUESTEM Apr 15 2020 07:08:00 Fingerhut, 6250 Ridgewood Rd,  
St Cloud, MN 56303-0820  
28792591 +EDI: AMINFOFP.COM Apr 15 2020 07:08:00 Fst Premier, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
28792632 E-mail/Text: Check.bksupport@globalpay.com Apr 15 2020 03:34:53 Ndc Ck Svc, Po Box 661158,  
Chicago, IL 60666  
28792593 +EDI: CBS7AVE Apr 15 2020 07:08:00 Ginnys/Swiss Colony Inc, Attn: Bankruptcy,  
1112 7th Ave, Monroe, WI 53566-1364  
28792595 +EDI: PHINHARRIS Apr 15 2020 07:08:00 Harris, Harris & Harris, Ltd.,  
111 W Jackson Blvd 400, Chicago, IL 60604-4135  
28792596 +EDI: PHINHARRIS Apr 15 2020 07:08:00 Harris & Harris LTD, 111 West Jackson Blvd, Ste 400,  
Chicago, IL 60604-4135  
28792601 +EDI: IIC9.COM Apr 15 2020 07:08:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,  
St Paul, MN 55164-0378  
28792602 +E-mail/Text: des.claimantbankruptcy@illinois.gov Apr 15 2020 03:37:25  
Il Department of Employment Securit, Benefits Repayment, PO Box 19286,  
Springfield, IL 62794-9286  
28792603 +E-mail/Text: rev.bankruptcy@illinois.gov Apr 15 2020 03:36:21  
Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,  
Chicago, IL 60664-0291  
28792605 +E-mail/Text: des.claimantbankruptcy@illinois.gov Apr 15 2020 03:37:25  
Illinois Dept. of Employment Securi, PO Box 4385, Chicago, IL 60680-4385  
28792604 +E-mail/Text: des.claimantbankruptcy@illinois.gov Apr 15 2020 03:37:25  
Illinois Dept. of Employment Securi, PO Box 6996, Chicago, IL 60680-6996  
28792608 EDI: IRS.COM Apr 15 2020 07:08:00 Internal Revenue Service - 1/11, PO Box 7346,  
Philadelphia, PA 19101-7346  
28792610 +E-mail/Text: BKRMailOPS@weltman.com Apr 15 2020 03:35:59 Kay Jewelers, PO Box 740425,  
Cincinnati, OH 45274-0425  
28792614 +E-mail/Text: bncnotices@becket-lee.com Apr 15 2020 03:35:44 Kohls/Capital One,  
Po Box 3120, Milwaukee, WI 53201-3120  
28792615 +E-mail/Text: bncnotices@becket-lee.com Apr 15 2020 03:35:44 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
28792617 +E-mail/PDF: resurgentbknottifications@resurgent.com Apr 15 2020 03:49:05  
LVNV Funding assignee FNB LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
28792621 +EDI: CBSMASON Apr 15 2020 07:08:00 Massey's, c/o Creditor Bankruptcy Services,  
PO Box 800849, Dallas, TX 75380-0849  
28792623 +E-mail/Text: bknotices@mbandw.com Apr 15 2020 03:36:56 McCarthy Burgers & Wolf,  
26000 Cannon Rd, Bedford, OH 44146-1807  
28792624 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 15 2020 03:28:37 Merrick Bank,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
28792625 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 15 2020 03:28:05 Merrick Bk,  
Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001  
28792626 +EDI: CBS7AVE Apr 15 2020 07:08:00 Midnight Velvet, Swiss Colony Midnight Velvet,  
1112 7th Ave, Monroe, WI 53566-1364  
28792631 E-mail/Text: usbknotice@ncc.us Apr 15 2020 03:34:49 Nationwide Credit & Collection,  
c/o Evergreen Bank Group, PO Box 3219, Oak Brook, IL 60522-3219  
28792634 +E-mail/Text: mmrgbk@miramedrg.com Apr 15 2020 03:36:27 Pellettieri, 991 Oak Creek Dr,  
Lombard, IL 60148-6408  
28792638 +EDI: Q3G.COM Apr 15 2020 07:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
28792642 +E-mail/Text: jennifer.chacon@spservicing.com Apr 15 2020 03:37:49  
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
28792643 +EDI: CBS7AVE Apr 15 2020 07:08:00 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
28792651 +EDI: BLUESTEM Apr 15 2020 07:08:00 Webbank/fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
28792609 +EDI: CBSMASON Apr 15 2020 07:08:00 k. Jordan, c/o Creditors Bankruptcy Service,  
PO Box 800849, Dallas, TX 75380-0849

TOTAL: 44

District/off: 0752-1

User: ahamilton  
Form ID: 309I

Page 3 of 3  
Total Noticed: 98

Date Rcvd: Apr 14, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28792559 ###Alexian Brothers, 3040 Salk Creek Lane, Arlington Heights, IL 60005-1069  
28792597 ###HFC/Beneficial Mtg Services, Attn: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1058  
28792620 ###Malcolm S. Gerald and Assoc, 111 W Washington, Ste 450, Chicago, IL 60602-2817  
28792619 ###Malcolm S. Gerald and Assoc, 332 S Michigan Ave, Ste 600, Chicago, IL 60604-4318  
TOTALS: 0, \* 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Frank Garcia, Jr cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 2 Kathy H Garcia cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 4